

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 11-74684-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffery Garrison Chance
2904 Seashore Point
Virginia Beach, VA 23454

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-6187

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Jeffery Garrison Chance is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 5, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Eastern District of Virginia

In re:
Jeffery Garrison Chance
Debtor

Case No. 11-74684-FJS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: lauerr
Form ID: B18

Page 1 of 2
Total Noticed: 14

Date Rcvd: Mar 05, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2012.

db
10762611 +Jeffery Garrison Chance, 2904 Seashore Point, Virginia Beach, VA 23454-1856
10762611 +Citizens AUtomobile Finance Inc., P.O. Box 42113, Providence, RI 02940-2113
10762612 Consultants In Pain Management, P.O. Box 61736, Virginia Beach, VA 23466-1736
10762614 General Hospital Pathologists, P.O. Box 3277, Virginia Beach, VA 23454-9377
10762615 Hampton Roads Radiology Associates, PA, P.O. Box 15539, Richmond, VA 23227-5539
10762617 +Sentara Collections, P.O. Box 2156, Morrisville, NC 27560-2156
10762618 +Urology Of Virginia Beach, 1200 First Colonial Road, Virginia Beach, VA 23454-2207
10762619 Virginia Beach Surgery, P.O. Box 4159, Virginia Beach, VA 23454-0159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10762608 +EDI: AMEREXPR.COM Mar 06 2012 04:13:00 American Express Costco, P.O. Box 650448,
Dallas, TX 75265-0448
10762609 +E-mail/Text: bankruptcy@anesthesiacare.com Mar 06 2012 04:37:31 Atlantic Anesthesia Inc.,
134 Business Park Drive, Virginia Beach, VA 23462-6523
10762610 +EDI: CHASE.COM Mar 06 2012 04:13:00 Chase, P.O. Box 15153, Wilmington, DE 19850-5153
10840075 +E-mail/Text: BANKRUPTCY@FULT.COM Mar 06 2012 04:37:25 FULTON BANK N A,
Attn: Consumer Collections, P O BOX 432, EAST PETERSBURG, PA 17520-0432
10762613 +E-mail/Text: BANKRUPTCY@FULT.COM Mar 06 2012 04:37:25 Fulton Bank, 1616 Laskin Road,
Virginia Beach, VA 23451-6114
10762616 +EDI: SEARS.COM Mar 06 2012 04:13:00 Sears Premier MasterCard, P.O. Box 183082,
Columbus, OH 43218-3082

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

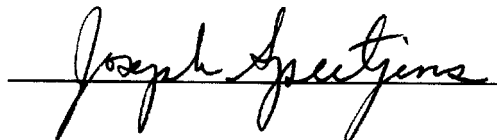
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2012

Signature:



District/off: 0422-8

User: lauerr
Form ID: B18

Page 2 of 2
Total Noticed: 14

Date Rcvd: Mar 05, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2012 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlaw.com, va05@ecfcbis.com

W. Thurston Harville on behalf of Debtor Jeffery Chance harvillelaw@gmail.com,
toni.davis7@verizon.net

TOTAL: 2